

6 messages;

7 processing, with the system resources, the second type of messages at the higher

8 priority than messages ready for posting; and

9 posting transactions to the accounts when the system resources are available;

10 wherein the posting of the transactions can occur in essentially real-time and can be

11 interspersed with the processing of the second type of messages.

12 7. A method performed for a financial institution for updating an account having
account information, comprising:

3 associating at least one rule with the account, the rule for being used in controlling a
4 processing of the account;

5 storing at least one parameter of the rule in a database;

6 receiving for the financial institution a transaction related to the account;

7 identifying all rules associated with the account;

8 applying the rules to the transaction;

9 inserting the transaction into the account information; and

10 propagating balances maintained for the account;

11 wherein the rule is changed by modifying the parameter stored in the database

Please add the following new claims:

1 13. The method as set forth in claim 1, wherein posting comprises updating
2 account balances.

Su B
1 14. The method as set forth in claim 1, wherein posting comprises calculating
2 interest for the accounts.

A B
1 15. The method as set forth in claim 1, wherein posting comprises calculating fees
2 for the accounts.

1 16. The method as set forth in claim 1, wherein posting comprises tolling account
2 balances for the accounts.

1 17. The method as set forth in claim 1, wherein receiving comprises receiving at
2 the financial institution.

1 18. The method as set forth in claim 1, wherein receiving comprises receiving the
2 transactions on behalf of the financial institution.